

**Information to identify the case:**

Debtor 1 Mark A Vallejo  
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-9821**

EIN --\_-----

Debtor 2 Maritza Vallejo  
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-1124**

EIN --\_-----

United States Bankruptcy Court **Northern District of Illinois**

Case number: **19-24735**

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Mark A Vallejo

Maritza Vallejo  
fka Maritza Martinez

January 6, 2020

**For the court:** Jeffrey P. Allsteadt, Clerk  
United States Bankruptcy Court

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 5

United States Bankruptcy Court  
Northern District of IllinoisIn re:  
Mark A Vallejo  
Maritza Vallejo  
DebtorsCase No. 19-24735-DRC  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0752-1

User: arodarte  
Form ID: 318Page 1 of 3  
Total Noticed: 50

Date Rcvd: Jan 06, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 08, 2020.

db/jdb +Mark A Vallejo, Maritza Vallejo, 7941 W Oakleaf Ave, Elmwood Park, IL 60707-1352  
 28160967 +Aydee Martinez, 11109 Starboard Lane, El Paso, TX 79936-3624  
 28160968 +Bank of America, 4909 Savarese Circle, Flt-908-01-50, Tampa, FL 33634-2413  
 28160974 +Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034  
 28160984 +Credit Acceptance, 25505 West 12 Mile Rd, Suite 3000, Southfield, MI 48034-8331  
 28160992 +LendingClub, Attn: Bankruptcy, 595 Market St, Ste 200, San Francisco, CA 94105-2807  
 28160993 +Med Business Bureau, Attn: Bankruptcy, 1460 Renaissance Dr #400,  
 Park Ridge, IL 60068-1349  
 28160994 +Merchants? Credit Guide Co., 223 West Jackson Boulevard, Suite 700,  
 Chicago, IL 60606-6914  
 28160998 #+Security National Mortgage Company, Attn: Bankruptcy, 5300 South 360 West,  
 Salt Lake City, UT 84123-4600  
 28161008 +TSCU, Attn: Bankruptcy, 12020 Rojas Dr, El Paso, TX 79936-7711  
 28161011 Wells Fargo Home Mor, Attn: Written Correspondence/Bankruptcy, Mac#2302-04e Pob 10335,  
 Des Moines, IA 50306

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: FDRHERZOG.COM Jan 07 2020 06:53:00 David R Herzog, Herzog & Schwartz PC,  
 77 W Washington Suite 1400, Chicago, IL 60602-3228  
 28160964 +EDI: PHINAMERI.COM Jan 07 2020 06:53:00 Amercred, 400 West Lake Street,  
 Roselle, IL 60172-3574  
 28160965 +EDI: PHINAMERI.COM Jan 07 2020 06:53:00 AmeriCredit/GM Financial, Attn: Bankruptcy,  
 Po Box 183853, Arlington, TX 76096-3853  
 28160966 +EDI: AMEREXPR.COM Jan 07 2020 06:53:00 Amex, Correspondence/Bankruptcy, Po Box 981540,  
 El Paso, TX 79998-1540  
 28223387 +EDI: ATLASACQU.COM Jan 07 2020 06:53:00 Atlas Acquisitions LLC, 294 Union St.,  
 Hackensack, NJ 07601-4303  
 28160969 +EDI: TSYS2.COM Jan 07 2020 06:53:00 Barclays Bank Delaware, Attn: Correspondence,  
 Po Box 8801, Wilmington, DE 19899-8801  
 28160970 +EDI: CAPITALONE.COM Jan 07 2020 06:53:00 Capital One, Attn: Bankruptcy, Po Box 30285,  
 Salt Lake City, UT 84130-0285  
 28160971 +EDI: CAPITALONE.COM Jan 07 2020 06:53:00 Capital One/Menards, Attn: Bankruptcy,  
 Po Box 30285, Salt Lake City, UT 84130-0285  
 28160972 +E-mail/Text: bankruptcy@caavps.com Jan 07 2020 02:43:39 Cavalry Portfolio Services,  
 Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2322  
 28160973 +EDI: CHASE.COM Jan 07 2020 06:53:00 Chase Card Services, Attn: Bankruptcy, Po Box 15298,  
 Wilmington, DE 19850-5298  
 28160975 +EDI: CITICORP.COM Jan 07 2020 06:53:00 Citibank North America,  
 Citibank Corp/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034  
 28160976 +EDI: CITICORP.COM Jan 07 2020 06:53:00 Citibank/Goodyear,  
 Citibank Corp/Centralized Bankruptcy, Po Box 790034, Saint Louis, MO 63179-0034  
 28160977 +EDI: CITICORP.COM Jan 07 2020 06:53:00 Citibank/The Home Depot,  
 Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034  
 28160978 +EDI: WFNNB.COM Jan 07 2020 06:53:00 Comenity Bank/Express, Attn: Bankruptcy,  
 Po Box 182125, Columbus, OH 43218-2125  
 28160979 +EDI: WFNNB.COM Jan 07 2020 06:53:00 Comenity Bank/Victoria Secret, Attn: Bankruptcy,  
 Po Box 182125, Columbus, OH 43218-2125  
 28160980 +EDI: WFNNB.COM Jan 07 2020 06:53:00 Comenity Capital/Gamestop, Attn: Bankruptcy Dept,  
 Po Box 182125, Columbus, OH 43218-2125  
 28160981 +EDI: WFNNB.COM Jan 07 2020 06:53:00 Comenity/MPRC, Attn: Bankruptcy Dept,  
 Po Box 182125, Columbus, OH 43218-2125  
 28160982 EDI: WFNNB.COM Jan 07 2020 06:53:00 Comenitybank/New York, Attn: Bankruptcy,  
 Po Box 18215, Columbus, OH 43218  
 28160983 +EDI: WFNNB.COM Jan 07 2020 06:53:00 Comenitycapital/Ulta, Attn: Bankruptcy Dept,  
 Po Box 182125, Columbus, OH 43218-2125  
 28160985 +EDI: CRFRSTNA.COM Jan 07 2020 06:53:00 Credit First National Association,  
 Attn: Bankruptcy, Po Box 81315, Cleveland, OH 44181-0315  
 28160986 EDI: DISCOVER.COM Jan 07 2020 06:53:00 Discover Financial, Attn: Bankruptcy Department,  
 Po Box 15316, Wilmington, DE 19850  
 28160987 +EDI: DISCOVERSL.COM Jan 07 2020 06:53:00 Discover Student Loans, Attn: Bankruptcy,  
 Po Box 30948, Salt Lake City, UT 84130-0948  
 28160988 +E-mail/Text: info@glenviewcu.org Jan 07 2020 02:43:45 Glenview Cu, 1312 Waukegan Road,  
 Glenview, IL 60025-3022  
 28160989 +E-mail/Text: rev.bankruptcy@illinois.gov Jan 07 2020 02:42:52  
 Illinois Department of Revenue 1/15, Bankruptcy Section, PO Box 64338,  
 Chicago, IL 60664-0291  
 28160990 EDI: IRS.COM Jan 07 2020 06:53:00 Internal Revenue Service - 1/11, PO Box 7346,  
 Philadelphia, PA 19101-7346  
 28160991 +E-mail/Text: bncnotices@becket-lee.com Jan 07 2020 02:42:01 Kohls/Capital One,  
 Kohls Card Support/Bankruptcy, Po Box 3120, Milwaukee, WI 53201-3120  
 28160995 +EDI: MID8.COM Jan 07 2020 06:53:00 Midland Funding, 2365 Northside Dr Ste 300,  
 San Diego, CA 92108-2709

District/off: 0752-1

User: arodarte  
Form ID: 318

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Total Noticed: 50

Date Rcvd: Jan 06, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

28160997 EDI: PRA.COM Jan 07 2020 06:53:00 Portfolio Recovery, Attn: Bankruptcy,  
120 Corporate Blvd, Norfolk, VA 23502  
28160999 +E-mail/Text: BKRMailOPS@weltman.com Jan 07 2020 02:42:26 Sterling Jewelers/Jared,  
Attn: Bankruptcy, 375 Ghent Rd, Akron, OH 44333-4601  
28161000 +EDI: RMSC.COM Jan 07 2020 06:53:00 Synchb/ccdstr, Attn: Bankruptcy, Po Box 965060,  
Orlando, FL 32896-5060  
28161001 +EDI: RMSC.COM Jan 07 2020 06:53:00 Synchb/hhgreg, Attn: Bankruptcy, Po Box 965060,  
Orlando, FL 32896-5060  
28161002 +EDI: RMSC.COM Jan 07 2020 06:53:00 Synchrony Bank, Attn: Bankruptcy Dept,  
Po Box 965060, Orlando, FL 32896-5060  
28164057 +EDI: RMSC.COM Jan 07 2020 06:53:00 Synchrony Bank, c/o PRA Receivables Management, LLC,  
PO Box 41021, Norfolk, VA 23541-1021  
28161003 +EDI: RMSC.COM Jan 07 2020 06:53:00 Synchrony Bank/ Old Navy, Attn: Bankruptcy,  
Po Box 965060, Orlando, FL 32896-5060  
28161004 +EDI: RMSC.COM Jan 07 2020 06:53:00 Synchrony Bank/Amazon, Attn: Bankruptcy,  
Po Box 965060, Orlando, FL 32896-5060  
28161005 +EDI: RMSC.COM Jan 07 2020 06:53:00 Synchrony Bank/Lowes, Attn: Bankruptcy,  
Po Box 965060, Orlando, FL 32896-5060  
28161006 +EDI: RMSC.COM Jan 07 2020 06:53:00 Synchrony Bank/Walmart, Attn: Bankruptcy,  
Po Box 965060, Orlando, FL 32896-5060  
28161007 +EDI: WTRRN BANK.COM Jan 07 2020 06:53:00 Target, Attn: Bankruptcy, Po Box 9475,  
Minneapolis, MN 55440-9475  
28161009 +EDI: USAA.COM Jan 07 2020 06:53:00 USAA Federal Savings Bank, Attn: Bankruptcy,  
10750 Mcdermott Freeway, San Antonio, TX 78288-1600

TOTAL: 39

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

28160996 Nw Municipal  
28202506\* +AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853  
28202507\* +Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801  
28202508\* +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
28202509\* +Capital One/Menards, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
28202510\* +Cavalry Portfolio Services, Attn: Bankruptcy Department, 500 Summit Lake Ste 400,  
Valhalla, NY 10595-2322  
28202511\* +Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298  
28202512\* +Comenity Bank/Express, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125  
28202513\* +Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125  
28202514\* +Comenity Capital/Gamestop, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125  
28202515\* +Comenitybank/New York, Attn: Bankruptcy, Po Box 18215, Columbus, OH 43218  
28202516\* +Comenitycapital/Ulta, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125  
28202517\* +Credit First National Association, Attn: Bankruptcy, Po Box 81315,  
Cleveland, OH 44181-0315  
28202518\* +DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025  
(address filed with court: Discover Financial, Attn: Bankruptcy Department, Po Box 15316,  
Wilmington, DE 19850)  
28202519\* +Discover Student Loans, Attn: Bankruptcy, Po Box 30948, Salt Lake City, UT 84130-0948  
28202520\* +Illinois Department of Revenue 1/15, Bankruptcy Section, PO Box 64338,  
Chicago, IL 60664-0291  
28202521\* +LendingClub, Attn: Bankruptcy, 595 Market St, Ste 200, San Francisco, CA 94105-2807  
28202522\* +Med Business Bureau, Attn: Bankruptcy, 1460 Renaissance Dr #400,  
Park Ridge, IL 60068-1349  
28202523\* +PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd,  
Norfolk, VA 23502)  
28202524\* +Security National Mortgage Company, Attn: Bankruptcy, 5300 South 360,  
West Salt Lake City, UT 84123-4600  
28202525\* +Sterling Jewelers/Jared, Attn: Bankruptcy, 375 Ghent Rd, Akron, OH 44333-4601  
28202526\* +Synchb/ccdstr, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
28202527\* +Synchb/hhgreg, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
28202529\* +TSCU, Attn: Bankruptcy, 12020 Rojas Dr, El Paso, TX 79936-7711  
28202528\* +Target, Attn: Bankruptcy, Po Box 9475, Minneapolis, MN 55440-9475  
28202531\* +USAA Federal Savings Bank, Attn: Bankruptcy, 10750 Mcdermott Freeway,  
San Antonio,, TX 78288-1600  
28202530\* +USAA Federal Savings Bank, Attn: Bankruptcy, 10750 Mcdermott Freeway,  
San Antonio, TX 78288-1600  
28161010\* +USAA Federal Savings Bank, Attn: Bankruptcy, 10750 Mcdermott Freeway,  
San Antonio,, TX 78288-1600

TOTALS: 1, \* 27, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0752-1

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Form ID: 318

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 08, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 6, 2020 at the address(es) listed below:

Brenda Ann Likavec on behalf of Creditor WELLS FARGO BANK, N.A. ND-One@il.cslegal.com  
David H Cutler on behalf of Debtor 1 Mark A Vallejo cutlerfilings@gmail.com,  
r48280@notify.bestcase.com  
David H Cutler on behalf of Debtor 2 Maritza Vallejo cutlerfilings@gmail.com,  
r48280@notify.bestcase.com  
David R Herzog drhlaw@mindspring.com,  
herzogschwartz@gmail.com;il59@ecfcbis.com;drh@trustesolutions.net  
Joel P Fonferko on behalf of Creditor WELLS FARGO BANK, N.A. ND-One@il.cslegal.com  
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 6